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ATTORNEYS FOR WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP

IN RE:

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

DAVID A. RIVERA AND MARIANNE M.  
RIVERA AKA  
MARIANNE M. HAMPTON

CASE NO.: 02-16637/JHW  
CHAPTER 13

CONSENT ORDER ON MOTION TO VACATE STAY

HEARING DATE: 03/24/2003

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: 5/9/2003

A handwritten signature in black ink, appearing to read "Judith H. Wizmur".  
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Honorable Judith H. Wizmur  
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & Diaz, LLP, Attorneys for WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor(s) to make payments on his mortgage and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtor(s) and the attorney for the Debtor(s), if any and for good cause shown,

1. Debtors are presently delinquent in post-petition payments for the months of October 2002 through March 2003 in the amount of \$8,777.40. Debtors shall remit a lump sum payment in the amount of \$7,100.00 immediately to reduce the arrears.
2. In order to cure the balance of the arrears in the amount of \$1,677.40, Debtors shall remit their regular monthly mortgage payment plus an additional \$559.14 from April 2003 through June 2003.
3. Commencing July 2003, Debtors shall resume making regular monthly mortgage payments to WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP.
4. Debtor shall reimburse Secured Creditor Washington Mutual Bank, Fa the amount of \$250.00 in attorney fees and \$75.00 in court costs through the Chapter 13 Plan. The Trustee's office shall disburse this \$325.00 directly to Washington Mutual Bank, Fa at P.O. BOX 1169, MILWAUKEE, WI 53201-1169 and amend their records to reflect same.
5. If the Debtor should default and fail to make the payments stated herein or any future payment outside of the plan to WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP, for more than thirty (30) days from the due date, then, upon Certification of Non-Receipt of said payment in accordance herewith, submitted by the Secured Creditor's Attorney, the Court shall enter an Ex-Parte Order Vacating the Automatic Stay of the Bankruptcy Code with respect to the Secured Creditor's lien. The Order submitted will not require the consent of the Debtor(s) regarding form or substance, however Debtor and Debtor's attorney and Trustee shall be given five (5) days notice of any filing of a Certification of Non-Receipt.

We hereby consent to the form, content, and entry of the within Order.

Shapiro & Diaz, LLP

/S/RHONDI LYNN SCHWARTZ, ESQ.  
RHONDI LYNN SCHWARTZ, ESQ.  
Attorney for the Secured Creditor

/S/Seymour Wasserstrum, Esquire  
Seymour Wasserstrum, Esquire  
Attorney for the Debtors